



## FREQUENTLY ASKED QUESTIONS ABOUT THE NUMERICA VISA® GIFT CARD

**What is the Visa Gift Card?** Your NUMERICA CREDIT UNION Visa Gift Card is a non-reloadable card with a specific dollar value. It is neither a credit card nor a NCUA insured deposit account. Your Visa Gift Card and its value are accepted at most places Visa is accepted.

**How can I check the balance on my Gift Card?** Call the number on the back of your card for balances and transaction history or visit <https://mygiftcardaccount.pscufs.com/index.cfm>.

**How can I use my Gift Card?** You can use your NUMERICA CREDIT UNION Visa Gift Card at most places Visa Debit is accepted. See Terms and Conditions for further information. To activate your Card and obtain the PIN, call (866) 902-6082. You may use your Card after activation. The Card is non-transferable. You are responsible for all authorized transactions made with this Card. You may only use the Card when there is a balance available on the Card and only up to the amount left on the Card and any transaction fee due. Any transaction made that exceeds the available balance will be declined.

**What should I do when the merchant's sales terminal asks me to press "Debit" or "Credit"?** You should always press the "Credit" button. Although the Visa Gift Card is not a credit card, the transaction is processed like one. You should always sign a sales receipt.

**What if the item I want to purchase exceeds the value of my Gift Card?** If the purchase amount exceeds the available card balance, then you must inform the merchant of the amount you want to pay with the Visa Gift Card and that you will pay the difference in cash, check, credit or debit card. If the purchase amount exceeds the available balance of the Visa Gift Card, the transaction will not be approved.

**What do I do if I need to return an item?** In the event you need to return an item you purchased with your Visa Gift Card, the merchant will handle the item in accordance with Visa guidelines. The merchant may credit your card (put the funds back on the card) thereby increasing your available funds.

**What happens when the funds are spent?** When you have depleted all the funds on the card and no returns are necessary, simply destroy and discard the card.

**What should I do if my Visa Gift Card is lost or stolen?** Contact NUMERICA CREDIT UNION Visa Gift Card Center immediately at 1.866.902.6082. Additionally, read the NUMERICA CREDIT UNION Visa Gift Card Center Terms and Conditions for important Visa Gift Card information.